

Defined Contribution Risk Adjuster Board Minutes

State Office Building Room 3112

Approved

December 17, 2013

Attendees: Jim Pinkerton, *Regence*; Dave Jackson, *FirstWest Benefit Solutions*; Jim Murray, *SelectHealth*; Michael Bird, *PEHP*; Tomasz Serbinowski, *UID*; Perri Babalis, *Utah Attorney General*; Patty Conner, *OCHS*; Jill Goodmansen, *OCHS*; Betsy Jerome, *UID*; Russ Johnston, *FirstWest Benefit Solutions*; Lorraine Mayne, *Milliman*

Kim Miller, *UHC* (via telephone);

- I. Meeting called to order at 1:04 p.m.
- II. Announcements
 - a. Paul Anderton taking Michael Bird's position
 - b. Jim Pinkerton submitted his resignation on the Risk Adjustment Board, this will be his last meeting
 - c. Talk of Arches being included on the RAB. Perri Babalis talked to insurance board and will be moving forward with that.
- III. November 19th minutes approved as is.
- IV. Patty Conner from OCHS gave an update regarding Avenue H –
 - a. OCHS has extended the January enrollment for registration and open enrollment. Employer registration was supposed to end on 12/10/13 and decided to extend through 12/16/2013. Employees have until 12/23/2013 to enroll in coverage.
 - b. Working on getting eligibility files out to carriers and files to Certifi for January invoices.
 - c. Seeing a lot of activity, more in the last 3 days than in the first 3 weeks of November. Some groups have not been able to provide a wage and tax, therefore provided other documentation. Information has been provided to carriers on these groups and decisions made quickly. Patty cannot share how many groups are in open enrollment currently, so those numbers were not provided during this meeting. Numbers are larger than monthly numbers in the past. Not sharing numbers until groups have gone through the process. Everything else is going okay, some issues have come up with the wage and tax and other technical issues. OCHS has put out additional information to help groups through the process. Will get some good feedback to improve the system for the future.
 - d. Finishing up transition groups from bswift to PlanSource, still processing life events, terminations, new hires and demographic changes. Need to be done by next Tuesday to be included on the invoice. Sent out renewal information

for February groups. Currently have 19 groups going through renewal for February.

- e. Process for wage and tax – we instruct the employer to retrieve the wage and tax from the Department of Workforce Services. Groups able to upload the file but renaming the file has caused some issues. Data coming over on the upload looks good, shows everything coming over on the wage and tax form. Employer can add employees but cannot remove the employees from the information loaded from the wage and tax form. Less than 5% don't have the wage and tax form. Billing transition from bswift to Plansource has taken a lot of work but should work correctly. One man groups may be joining because they are over the income limit in the individual market and want the pre-tax benefits. Finding some subsidies are lower than what is reflected on some calculators. 122 out of 220 groups took early renewal as well as doing January 1 renewals. Rates are higher than in the individual market. Not getting a lot of activity through for groups that are not interested in joining. Waiting to see if employees went to the individual market, able to get an accurate number later. Enrollment, types of business, sizes and numbers enrolled will be released after information finalized. Will be able to identify contribution amount, QHP level and types of plans. Dashboard will be found on the website, www.avenueh.com.
- f. DOI stated an employee that previously waived and now want to enroll due to ACA is not a QE, however carriers have been saying it is a QE. Proof from carriers has been sent to OCHS, but OCHS is still staying by the DOI ruling. Some carriers are allowing enrollments as of 1/1/14. Need each carrier to go back and verify how these are supposed to be handled. They are allowing a 3 month enrollment period. Patty asks DOI to re-review rule. If carriers are allowing this due to their interpretation of law, to also allow Avenue H to following these guidelines.

V. Michael Bird

- a. Risk Adjustment & Premium Allocation subcommittee report
 - i. Michael stated no updates.

VI. Kim Miller with United HealthCare

- a. Underwriting Subcommittee Report
 - i. Been working with Sue and Patty related to operation issues with ACA and 3rd party admin changes. Other carriers invited to workgroup. Meeting tomorrow to go over wage report to get the process more automated. Going over transitional release during the next meeting.

VII. Jim Murray with SelectHealth

a. Legal Subcommittee

- i. Passed out the changes to the Plan of Operation based on the changes from last month's meeting. Red = changes went over during last RAB blue = updates from last month's discussion. Went over multiple changes made in the Plan of Operations sent out to the group. Talked about amending the Plan of Operation with the changes noted. Dave made motion to approve the Plan of Operations with changes noted in the document provided by Jim Murray. Jim Murray seconds motion. Perri stated the commissioner has to review and approve this document. Motion carried with no opposing votes.

VIII. Betsy Jerome with Insurance Department

- a. Nothing to report. Talked about meeting dates for next year. Also talked about moving meetings to less than monthly, however have not gotten into the 2014 plan year. May make a decision later.

IX. Next Meeting will be January 28, 2014 at 1:00 pm

X. Meeting adjourned at 2:39 p.m.